

# Offerings



A Lutheran Planned Giving Newsletter

Winter 2000/2001

## Historic Gift From Saskatchewan Couple

**G**eorge and Margaret Roth helped create history in Saskatchewan when they donated a life insurance policy to their synod. "This is the first time anyone has made a gift of life insurance to the synod, and we're both pleased and grateful", said Bishop Allan Grundahl. "It came at a critical time as we were dealing with a severe budget shortfall. Even though the gift does not relieve our immediate financial difficulties, it gives us great hope for the future."

The Roths are retired farmers who live just outside Regina. They are very active members of Christ, Regina, one of the ELCIC's largest congregations. The farm has been the scene of many congregational events over the years, and in 1999 it was the location for a gathering


of ELCIC bishops. "We have a ministry of witness to small groups in the church", Margaret said recently. But then she continued, "Don't write that — all we're doing is having fun."

George misses farming, "the lifestyle, not the business." They came to the farm in 1963 and retired in 1986. He's sad about the prospects faced by young farmers today, lamenting "There's no future in farming any more."

Margaret's career was in nursing. She has worked in hospitals and in public health, but retired in 1999 from the Lumsden and District Heritage Home. She missed her work in the nursing home so much that she now goes back as a volunteer. "When a job is good and you enjoy what you're doing, it enhances your life".

replied, "The church has been a big part of our life. Why wouldn't we leave something to the church?"

At the same time, George admitted that part of the motivation for their gift was the income tax savings. Because they transferred ownership of the policy to the synod right after the policy was issued, the Roths will receive a charitable donation receipt for every premium they pay. As a result, upwards of 40% of the premium will be returned to them in the form of income tax credits.

Margaret expressed concern about being the subject of a newsletter article. "Just don't make us out to be saints", she said with a laugh. "We're all sinners in this world. We just wanted to do something good for our church." 



They became more aware of the work of the synod after their pastor brought Bishop Grundahl to the Roth farm a few years ago so he could learn first-hand about the situation faced by farm families. When asked why they made the life insurance gift, Margaret

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# Stewardship and Discipleship

To be “steward” of Christ is to be a “disciple”, but many people are not fully sure what being a disciple means today.

Genesis 1:27 declares “*God created humankind in God’s own image*”. I believe this is the foundation of the Christian mandate for discipleship. In response to being created in God’s image, we are called to mirror that image in our lives.

Let me highlight four other aspects of this call to steward/discipleship.

## Delegated Responsibility

The role of the Biblical disciple involved more than doing a list of specific tasks (like carrying out the garbage or filling the feed trough). Rather it meant being given responsibility for *managing* things on behalf of one’s employer or leader (see I Chronicles 27, 28 and Genesis 43, 44). The employer or leader owned everything, but entrusted it all to the judgement and direction of the disciple/steward for its well being and appropriate use.

And, of course, because the disciple was the “virtual presence” of the employer or leader in that person’s absence, the position of disciple/steward also carried with it *full accountability* for the exercise of one’s discipleship. The disciple knew the employer/

leader would return at some time for an accounting (maybe when it was least expected — note the Parable of the Foolish Virgins).

## Special Care

Building on this understanding, the New Testament further declares “Christians are to be disciples of Christ”. As such, they are also considered not just “hired workers with special responsibilities”, but part of the owner’s household — persons with whom the owner has a *special relationship*.

This means that Christ’s disciples are called to take responsibility for and care for the whole of creation (plants, animals, people, rocks, etc.) as if each element was a part of the disciple’s own family. This is not just regular care we are to give, but very special care and concern.

## Grace-based Work

Now, at this point we need to be careful. Ephesians 2:14-22 makes clear that it is God who initiates the reign of God in which we are called to serve as disciples. Discipleship is not something Christians are called

to do to earn God’s grace and favour. Rather, it is just the reverse: it is by God’s grace through faith that we are called into the discipleship of Christ.

It is God’s grace that makes us disciples *in the first place*. It is God’s grace that makes us sons and daughters of God as disciples — not the other way around.


## Creative Service

As Christians in community we are to be conduits and channels of that grace, for the whole household of God’s creation, wherever and whenever the need arises. And we are to do this not only as individuals, but also communally as the Church.

The Church has been properly called to be a “discipleship community”, whose aim it is as a body to be a harbinger of the Realm of God.

Having briefly reviewed what the Bible says about discipleship, next we’ll turn to the question “How does this relate to our Christian living?”.

*This is an excerpt from a presentation by Dr. Richard C.*

*Crossman to a series of stewardship dinners held in the Eastern Synod throughout 2000. Dr. Crossman is Principal-Dean of Waterloo Lutheran Seminary. We will print the remainder of Dr. Crossman’s remarks in future issues of Offerings.* 



*Dr. Richard C. Crossman*

# Global Hunger and Development Appeal

**T**he Global Hunger and Development Appeal (GHDA) is the official appeal of the Evangelical Lutheran Church in Canada. The mandate of GHDA is to address poverty and poverty



issues in Canada and around the world. GHDA provides justice education on causes of poverty to ELCIC members, advocates for just and sustainable public policies, encourages Christian stewardship and builds relationships with church and social partners.

The largest portion of GHDA funding is allocated to addressing poverty around the world. Canadian Lutheran World Relief (CLWR) is the major recipient of these funds, used to support their development work in impoverished nations. Lutheran World Federation (LWF) also receives funding from GHDA for their international mission and development work.

Poverty in Canada is addressed through funding allocated by the five synodical GHDA committees in support of local anti-poverty projects. A number of Canadian ecumenical coalitions such as Ten Days for Global Justice, the Canadian Ecumenical Jubilee Initiative (CEJI), the Aboriginal Rights Coalition and PLURA are also recipients of GHDA funding. GHDA produces some education resources used largely for stewardship and it also distributes justice education materials produced by Ten Days and CEJI. 

*GHDA is one of the many ministries to which you can designate a planned gift. For information on how to word a bequest or other gift, call the LPG office.*



## The Lighter Side



Bill, an avid golfer, contacts a “medium” and asks if there is a golf course in Heaven. The medium says that his request is a big order, but she will try and find out, promising to get back to Bill in a few days. After several days go by, Bill finally gets the call he’s been waiting for.

“Well,” says Bill eagerly, “what did you find out?”

“I’ve got good news and bad news for you,” says the spiritualist.

“OK, what’s the good news?”, Bill asks.

“Well, there is a beautiful 36-hole golf course in Heaven, and you’ll have 24 hour access with your own personal caddy”, comes the reply.

“And the bad news?”, inquires Bill.

“You have a tee-off time this Sunday morning at 8:00.”

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# The Gift That Gives Back

**G**ladys Peterson is a retired nurse who has just celebrated her eighty-second birthday. Ever since her husband died, she has lived on a fixed income. Between her own hospital pension and Canada Pension Plan income, she can afford a comfortable, though modest lifestyle. She owns some trust company investment certificates that constitute her “rainy day” fund. One of her biggest fears is having to give up her apartment and move into a nursing home. She is afraid that her income won’t be enough to pay for first-quality care, and worried about her savings running out before her life is over.

At the same time Gladys is a generous supporter of St. Paul’s Lutheran Church. She has even included a provision in her will that leaves \$10,000 to St. Paul’s when she dies.

Gladys recently contributed \$25,000 to the Evangelical Lutheran Church in Canada for a gift annuity. Why would she do this if she was concerned about running out of money?


The \$25,000 came from a matured Guaranteed Investment Certificate. She could have re-invested with the trust company for five more years at 5.5%. After taxes, that would have given her approximately \$1,040 of income each year. Instead, by contributing to a gift annuity, Gladys receives a payment rate of 10%, and **the \$2,500 annual income is tax-free**. Plus, she receives a one-time charitable donation receipt for \$1,500 which will reduce her income taxes by approximately \$600 in the year of the donation.

Under the terms of the annuity agreement, Gladys will receive \$2,500 each year **for as long as she lives — guaranteed!** That amount won’t change no matter what happens to income tax or interest rates. Even if she has to pay for nursing home care in the future, she knows that she can’t outlive that part of her income. She realizes that re-investing with the trust company instead of donating it to the church would have preserved the \$25,000 principal for

her estate, but she really doesn’t mind giving it away.

That’s because the most satisfying part of the arrangement to Gladys is the fact that St. Paul’s is the beneficiary of the gift annuity. When she dies her congregation will receive whatever remains of the original contribution. It will certainly be less than \$25,000, but it could be more than the \$10,000 she had planned to leave in her will. The actual amount depends on how long she lives.

Gladys feels good about her decision to acquire a gift annuity from the ELCIC. Frankly, she can’t understand why more people don’t do the same thing.

*Gladys Peterson is a composite character drawn from the files of actual LPG donors. Gift annuity payment rates, tax-free percentages and donation receipt amounts vary depending on the donor’s gender and age at the time the annuity is acquired. To find out the rates that apply to you, call Lutheran Planned Giving today.* 

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## Let Us Know

### If you:

- have a comment, question or quibble;
- need more information;
- want to share a story or tell us about your gift

### You can reach us at:

**Lutheran Planned Giving**  
**1-888-308-9461**  
**[lpg@worldchat.com](mailto:lpg@worldchat.com)**

*If you received more than one copy of this newsletter, please pass a copy on to someone who might appreciate the opportunity to learn more about planned giving.*